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IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

Patent Application

Inventor David P. Maher
Attorney Docket 112770
Serial No. TBA
Filing Date TBA
Examiner TBA
Group Art Unit TBA
Title A METHOD AND APPARATUS USING DIGITAL CREDENTIALS
AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC
TRANSACTIONS

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

SIR:

PRELIMINARY AMENDMENT

Please enter the following preliminary amendment prior to examination of the above-
identified continuation application of Application Number 09/107,785:

IN THE CLAIMS

Please delete claims 1-31.

Please insert the following new claims:

32. A method of performing an electronic transaction, comprising:
receiving a short-term certificate from a user;
sending the short-term certificate and an electronic record of the transaction to a billing
system for payment from a guarantor of the short-term certificate.